

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ISRAEL GARCIA JR
PATRICIA GARCIA
Debtor(s)

Case No. 08-26881

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2008.
- 2) The plan was confirmed on 12/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/30/2009, 03/29/2011.
- 5) The case was dismissed on 07/08/2011.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,407.74.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,210.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$20,210.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,989.11
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,090.85
Other	\$350.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,429.96**

Attorney fees paid and disclosed by debtor: \$466.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	484.50	NA	NA	0.00	0.00
ADVANCED FAMILY DENTAL PC	Unsecured	82.22	NA	NA	0.00	0.00
AFTAB KAHN MD	Unsecured	148.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	NA	1,979.76	1,979.76	0.00	0.00
AMERICASH LOANS	Unsecured	NA	346.50	346.50	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	426.00	1,115.96	1,115.96	0.00	0.00
BENEFICIAL FINANCE CORPORATION	Secured	NA	0.00	0.00	0.00	0.00
BYL AGENCY LTD	Unsecured	511.29	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,312.04	5,312.04	5,312.04	3,224.47	736.61
CAPITAL ONE BANK	Unsecured	572.00	NA	NA	0.00	0.00
CBCS	Unsecured	119.63	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	11,173.77	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	10,000.00	10,000.00	10,000.00	0.00	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	470.00	1,247.50	1,247.50	0.00	0.00
CMK INVESTMENTS	Unsecured	722.28	498.84	498.84	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	544.00	544.11	544.11	0.00	0.00
EMERGENCY PHYSICIAN	Unsecured	235.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	120.00	NA	NA	0.00	0.00
GEMB	Unsecured	211.33	NA	NA	0.00	0.00
GRUNDY COUNTY TREASURER/COL	Unsecured	NA	0.00	0.00	0.00	0.00
GRUNDY COUNTY TREASURER/COL	Secured	6,891.89	6,891.89	6,891.89	3,675.84	0.00
GRUNDY RADIOLOGISTS	Unsecured	165.00	NA	NA	0.00	0.00
HSBC TAXPAYER FINANCIAL SERV	Unsecured	NA	714.48	714.48	0.00	0.00
HUNTERS CROSSING HOA	Secured	250.00	250.00	250.00	250.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	1,392.46	1,392.46	0.00	0.00
JC PENNEY CO	Unsecured	659.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	389.93	NA	NA	0.00	0.00
LOYOLA UNIVERSITY HEALTH SYS	Unsecured	598.00	NA	NA	0.00	0.00
MACNEAL HEALTH NETWORK	Unsecured	228.74	NA	NA	0.00	0.00
MEDLINK HEALTHCARE	Unsecured	550.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PAYDAY LOAN	Unsecured	663.72	534.15	534.15	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	523.48	553.38	553.38	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,073.43	499.73	499.73	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	545.00	545.15	545.15	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	282.63	307.67	307.67	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	299.49	306.49	306.49	0.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	181.00	181.59	181.59	0.00	0.00
SANTANDER CONSUMER USA	Secured	9,255.32	9,255.32	9,255.32	6,002.52	1,890.60
SANTANDER CONSUMER USA	Unsecured	11,173.00	0.00	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	8,199.53	5,299.63	5,299.63	0.00	0.00
UNIVERSAL LENDERS	Unsecured	1,336.86	1,343.57	1,343.57	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,567.36	\$9,226.99	\$2,627.21
All Other Secured	\$7,141.89	\$3,925.84	\$0.00
TOTAL SECURED:	\$31,709.25	\$13,152.83	\$2,627.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,410.97	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,429.96</u>	
Disbursements to Creditors	<u>\$15,780.04</u>	
TOTAL DISBURSEMENTS :		<u>\$20,210.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.